Report on Financial Support of the Israeli Settlement Enterprise By United States Non-Profit Foundations and Organizations During 2009

Fund raising by non-profit organizations supporting the settlement enterprise has materially supported activities that are in conflict with United States policy.[i] This financial support promotes the movement of the population of Israel into occupied territory in violation of international law. Section 49(6) of the Fourth Geneva Convention, obligates Israel, as a "belligerent occupant", to "not deport or transfer parts of its own civilian population into the territory it occupies." This transfer does not have to be forced to be in violation of international law as it is universally recognized that Israel's planning and financial support of the settlements and its infrastructure violates that provision. Funding the settlement enterprise undermines the peace process and erodes the possibility of creating a viable Palestinian state. By empowering Americans to subvert their own government's policy of promoting the peace process and creating a viable Palestinian state, these funds also enlist all Americans into subsidizing activities that perpetuate the Israeli-Palestinian conflict that, as General David Petraeus noted, strains the United States' relationships with its regional allies, lends legitimacy to foreign groups that are hostile to the United Sates, and undermines United States' interests in the region. In addition, the private funding supported by the tax laws and the loan guarantees by the United States impacts all Americans by reducing the availability of Federal funds to address the nation's health, education, and other social needs. Finally, the funding supports actions which are incompatible with American values. For nearly 50 years, segregated housing has been illegal in the United States. Nevertheless, individuals and foundations are exploiting the United States tax code to support segregated housing and communities in the occupied Palestinian Territory.

From 2002 through 2009 (the last year complete returns are available), 183 non-profit organizations (129 private foundations, 54 corporations) in the United States raised and spent approximately $274,000,000 in direct support of the Israeli settlement enterprise. While the total amount raised by non-profits in the United States is impressive, it must be put into a larger context. The amount raised for settlements and settlers represents just a few percent of the $1 billion Israel receives each year in philanthropic contributions, and the more than $600 million dollars the Israeli government spends each year supporting the settlers.[iii] Despite a legal prohibition on the use of United States government funds outside the pre-June 5 border, which includes Jerusalem, the United States tax payer may be indirectly bearing the financial burden of supporting the settlements. The Congressional Research Service reported that "U.S. officials note that since Israel's national budget is fungible, proceeds from the issuance of U.S.-guaranteed debt that are used to refinance Israeli government debt [which was $333 million in FY2011] free up domestic Israeli funds for other uses."[iv]

The private foundations and non-profit organizations supporting the settlement enterprise, like most funders of Hamas in Gaza, largely support a wide range of social, educational and health services. The philanthropic funding for education in the occupied Palestinian Territory mainly supports yeshivas. While most of the yeshivas apparently have no stated political agenda, they all have political consequences by reinforcing the settlement enterprise and facilitating the transfer of Israelis to the occupied territory in violation of international law. In addition, non-profit funding provides material support for yeshivas that are led by radical, fundamentalist rabbis. As an example, Yeshivat Nir Kiryat Arba, headed by Rabbi Dov Lior, who promotes killing non-Jews, has received an average of over $370,000 each year since 2001 through the American Friends of Yeshiva High School of Kiryat Arba and the Friends of Yeshivat Nir Kiryat

Arba. In prior years, the Amy and James Haber Foundation and the Irving Moskowitz Foundation were among the funders of the yeshiva, but neither foundation listed the two non-profit organizations supporting the yeshiva as a recipient in 2009.

Non-profit funding of settlement activity has a particularly strong impact in Jerusalem where it is used to advance Israel's political goal of preventing any part of the city from ever being the capital of Palestine.[v] Tax-exempt funding has enabled organizations to acquire property in Palestinian neighborhoods and villages, expel Palestinian residents, and transfer Jewish Israelis into the vacated homes. This material support from the United States is a key component of a matrix of Israeli legislation, government financial assistance, and administrative procedures that is altering Jerusalem's ethnic composition and separating Palestinians in Jerusalem from the rest of the occupied Palestinian territory, and Palestinians in the rest of the West Bank from their cultural and business center in Jerusalem.

The United States tax code has been the pillar on which an extensive network of foundations, individuals, and non-profit organizations has been created to support the settlement enterprise. The flow of money through this network generally follows a three step process:

1. Private foundations and individuals give money to United States based non-profit organizations.
2. American non-profit organizations transmit funds to Israeli organizations.
3. Israeli organizations spend the American money for projects and activities that advance the shared goals of the United States funders, the Israeli organizations, and the settlers.

This network builds a façade that allow legitimate American tax exempt organizations to further the political goal of subverting America's foreign policy.

In order to be exempt from taxation, American private foundations and non-profit organizations involved in this chain must fulfill a number of IRS requirements: foundations must distribute money only to tax-exempt organizations; tax-exempt organizations can only use money they receive for charitable, religious, educational, scientific, and literary purposes or to test for public safety, foster national or international amateur sports competition, or prevent cruelty to children or animals; and private foundations and non-profit organizations must file an annual 990 form with the Internal Revenue Service. These submitted forms are public and can be reviewed without costs at www.guidestar.org. Based on the submitted 990 forms, Table 1 (pages 4-10) traces the web of support from foundations to the non-profit organizations supporting the settlement enterprise in 2009.

Between 2002 and 2008, the amount spent by non-profit corporations increased each year, going from $21.6 million in 2002 to more than $50 million in 2008.[vi] Reflecting the downturn in the economy, the decline in the stock market, and perhaps the impact of the Bernie Madoff scam, in 2009, the amount spent dropped to just over $35 million.

It is generally well-known that foundations and non-profits are commonly lax in supplying the information required to faithfully complete their form 990. Charts 1-6 document the deficiencies identified from a review of the 2009 form 990 filings of the foundations and non-profits providing financial support for Israeli settlements. These deficiencies' are:

Chart 1: Lack of transparency (page 11).

Chart 2: Financially support of activities that are not legitimate tax exempt activities (page 12).

Chart 3: Foundations awarded grants to organizations that are not IRS certified non-profit organizations (page 13).

Chart 4: Filed deceptive, inaccurate, and misleading 990 forms (page 15).

Chart 5: Filed incomplete 990 forms (page 17).

Chart 6: Non-profits received tax-exempt funds from organizations that are not IRS certified foundations (page 18).

One of the disturbing trends seen in 2009 is the network of funding is increasingly opaque. This may be a result of the *New York Times* article published in early 2010 about the non-profit funding of the settlement enterprise. One of the non-profits prominently covered in the article was the American Friends of Ateret Cohanim. Following publication of the article, foundations which had a prior history of donating money to American Friends of Ateret Cohanim, did not identify that non-profit in their 2009 filing. It is possible that the managers of those foundations ceased funneling money through the foundation, and instead made personal donations, which would now be reported on income tax returns that are not public.

As the *New York Times* reported in their early 2010 article, which was based on returns through 2008, "Tax breaks for the donations remain largely unchallenged, and unexamined by the American government."[vii] During 2009, the Internal Revenue Service continues its failure to punish non-profits for failing comply with the tax code.

www.settlementsinpalestine.org calls on the IRS to closely monitor foundations and tax-exempt organizations that provide material support to the settlement enterprise because of the detrimental impact that funding has on American foreign policy. The IRS should carefully scrutinize the annual reports to ensure they are complete in all respects. In addition, the IRS should investigate the foundations and organizations to ensure they did their due diligence, and they have the documentation that recipients are in compliance with all legal requirements under the tax code. And finally, the IRS should have a list of organizations funding activities in the occupied Palestinian Territory and required that they accurately state that their funds are supporting projects in the occupied Palestinian Territory rather than in Israel. www.settlementsinpalestine.org supports a declaration by the United States that the settlements are "illegal." That would allow legal action to stop the private funding of the settlements on the grounds that foundations and non-profit organizations cannot fund illegal activities.

Table 1

Web of support

Name of Funder	Total 2009 Expenses	Supporting Foundations	Grant	Purpose of Grant Stated in 990
AF of Ariel	$1,067,768	Unknown		
AF of Ateret Cohanim	$818,826	Unknown		
AF of Bat Ayin Yeshiva	$27,057	Unknown		
AF of Bet El	Unknown because it doesn't file a 990 and is probably not a registered non-profit organization.	Bendheim Foundation	$500	General Fund
AF of Bet El Yeshiva	$3,073,137	Hochstein Foundation	$88,000	General Charitable Purpose
		Jewish Communal Fund	$37,090	Unrestricted General Support
		L & L Fundation	$10,000	Not stated
		Carl and Sylvia Freyer Family Foundation	$90,000	Religious education
		Goldstein Family Foundation	$5,000	General Operating Budget
		Irving Moskowitz Foundation	$125,000	Supporting Educational Institutions
AF of Beit Orot	$1,505,002	Jewish Communal Fund	$38,990	Unrestricted General Support
		Irving Moskowitz Foundation	$50,000	To increase, foster, and advance the understanding of Jewish principals, ideals, and traditions.
AF of Yeshivat Birkat Moshe	Unknown because it did not file a 990 in 2009	Chehebar Family Foundation	$501	Not stated
American Friends of the College of	Unknown because it did	Sy Syms Foundation	$12,500	To expand operating and

Judea and Samaria	not file a 990 and may no longer be a registered non-profit organization.			enrollment
		Laszio T. Tauber Family Foundation	$2,600	To support the programs of the organization
		Samis Foundation	$2,500	Educational and humanitarian
		Hart N. and Simona Hasten Family Foundation	$50,000	Not stated
AF of Shiloh	Unknown because it doesn't file a 990 and is probably not a registered non-profit organization.	L & L Foundation	$1,080	Not stated
		Mindel Foundation	$500	Charitable
		I & L Shapiro Family Foundation	$250	Social and Welfare Programs
		Fred and Suzan Ehrman Foundation	$200	Not stated
AF of Elon Moreh				
AF of Old City Charities	$1,930,319	Dennis Berman Family Foundation	$240	Charitable
		Edwin S. Soforenko Foundation	$3,500	Nedivei Am Ne'Esafu-Kollel Schottenstein
		Hart N. and Simona Hasten Family Foundation	$10,500	Not stated
		Carl and Sylvia Freyer Family Foundation	$1,000	Charity Fund
		Irving Moskowitz Foundation	$50,000	Supporting Educational and Religious Institutions.
AF of Old City Cheder of Jerusalem	$178,683	Dennis Berman Family Foundation	$1,500	Charitable

		Central Fund of Israel	$150	Education
		Ohel Avraham	$250	Education
AF for Orot Israel College for Women	$19,500			
AF of the Everest Foundation	$908,903	Cherna Moskowitz Foundation	$80,000	AF of the Everest Fdn. Identifies Chema Moskowitz Fdn. Fdn apparently doesn't exist as it is not on Guidestar.
		Irving Moskowitz Foundation	$826,432	Funding for needy families
AF of Kedumim	$251,069	Edwin S. Soforenko Foundation	$2,000	Surveillance and Security Systems
		Hart N. and Simona Hasten Family Foundation	$5,000	Not Stated
AF of Midreshet Berot Bat Ayin	$469			
AF of Mitzpe Yeriho	$65,696			
AF of Ulpana Ofra	Unknown because it doesn't file a 990 and is probably not a registered non-profit organization.	Rebbi Moishe Rosen Fund	$5,000	Not stated
		Jack H. Ashkenazie Foundation	$2,600	Religious
		Fred and Suzan Ehrman Foundation	$800	Not Stated
AF of Yeshivat Hesder Shiloh	Unknown because it doesn't file a 990 and is probably not a registered non-profit organization.	Ezra and Dabah Charitable Foundation	$1,006	Not stated
AF Yeshiva Shavei Hebron	Unknown because it didn't file a 990 for 10 years. On	Goldstein Family Charitable Foundation	$9,300	General Operating Budget

	May 15, 2010, the IRS revoked its non-profit status.			
		Jewish Communal Fund	$11,380	Unrestricted General Support
		L & L Foundation	$10,000	Not stated
		Chehebar Family Foundation	$3,600	Not stated
Beitar Illit Advanced Talmud Project	$172,643			
Central Fund of Israel	$11,655,384	Jack H. Ashkenazie Foundation	$2,600	Religious
		Newton D. and Rochelle F. Becker Foundation	$60,000	General Support
		Newton D. and Rochelle F. Becker Charitable Trust	$6,000 [Grant is to Central Fund of Israel/Palestinian Media Watch]	Research and Education on Foreign Affairs.
		Dennis Berman Family Foundation	$2,500	Charitable
		C Funding, Englewood NJ	$511,001	Not stated
		Chehebar Family Foundation	$1,500	Not stated
		Abe M. Cohen Family Foundation	$2,000	Not stated
		Ezra and Dabah Charitable Foundation	$1,001	Not stated
		Carl and Sylvia Freyer Family Founation	$52,000	General fund
		Hart N. and Simona Hasten Foundation	$30,030	Not stated

		Jewish Communal Fund	$938,000	Unrestricted General Support
		Jewish Federation Council of Great Los Angeles	$25,000	Event Support
		Klarman Family Foundation	$75,000	General Purposes
		Lawrence Charitable Foundation	$6,000	Aid to the needy
		Jack N. & Lilyan Mandel Foundation	$75,000	General
		Irving Moskowitz Foundation	$235,000	Providing funds for community programs.
		Ner Tzion Foundation	$653,250	General operating
		Benjamin and Susan Shapell Foundation	$3,000	Not stated
Efrat Development Foundation	$23,555	Hart N. and Simona Hasten Foundation	$1,000 (gift was for Efrat Emergenc y Medical Center)	Not stated
Etzion Foundation	$1,675,517	Mindel Founation	$400	Charitable
Friends of the Ariel Center for Policy Research	$240,702			
Friends of Itamar	$93,711	Hart N and Simona Hasten Foundation.	$1,000	Not stated
Friends of Ir David	$2,950,497	Goldhirsh Foundation	$450,000	King Valley Promenade ($250,000), General Operating Grant ($200,000)
		Hart N and Simona Hasten Foundation.	$1,000	Not stated
		Jewish Communal Fund	$49,300	Unrestricted General Support
		Klarman Family Foundation	$25,000	General Purposes
		Irving Moskowitz Foundation	$200,000	Providing fund for religious institutions in Israel
Friends of Ulpana	$15,855			

Girls Academy				
Friends of Zo Artzeinu	$726,375	Jewish Communal Fund	$31,500	Unrestricted General Support
Gush Etzion Foundation	$470,923	Jewish Communal Fund	$16,280	Unrestricted General Support
		Ezra and Dabah Charitable Foundation	$4,340	Not Stated
		Joseph and Rae Gann Charitable Foundation	$750	Not stated
HaYovel	$217,317			
Hebron Fund	$1,131,835	Hart N and Simona Hasten Foundation.	$1,800	Not stated
		Hochstein Foundation	$50,000	General Charitable Purpose
		JHD Charity Foundation	$38,950	Not stated
		Jewish Communal Fund	$24,050	Unrestricted General Support
		Mindel Foundation	$100	Charitable
		Chehebar Family Foundation	$36,000	Not stated
		Ezra and Dabah Charitable Foundation	$2,201	Not Stated
		Goldstein Family Charitable Foundation	$1,800	General Operating Budget
Honenu	$33,952	Irving I Moskowitz Foundation	$20,000	Funding for community.
		Website states funds can be transmitted through the Central Fund of Israel		
Jordan Valley Development Fund	$10,285			
Keren Kiryat Sefer	$111,334			
Keren Shalom	$192			
Maaleh Adumim Foundation	$8,797			

One Israel Fund	$1,805,942	Benjamin and Susan Shapell Foundation	$10,000	Not stated
		Edwin S. Soforenko Foundation	$3,500	Rapid Response Project
		Bendheim Foundation	$180	General Fund
		Bornblum Foundation	$1,000	Community activities
		Ezra and Renee Dabah Charitable Foundation	$520	Not stated
		Hart N. and Simona Hasten Family Foundation	$12,500	Not stated
		JHD Charity Foundation	$36	Not stated
		Jewish Communal Fund	$109,020	Unrestricted General Support
		Levitt Foundation (Rockville, MD)	$124	Charitable
		Irving Moskowitz Foundation	$150,000	Supporting welfare of communities
		Fred and Suzan Ehrman Foundation	$5,000	Not Stated
Shiloh Israel Children's Fund	$243,310	Joseph and Rae Gann Charitable Foundation	$250	Not Stated
Shuva Israel-the Return Israel Fund	$368,205			
Yekire Hatzala Yehuda and Shomron	Unknown because it has not filed a 990 for 2009	Irving I. Moskowitz Foundation	$265,000	Grants for Jewish religious institutions.

Chart 1
Lack of transparency

Name of Foundation/Non-Profit Organization	Deficiency
AF of Ateret Cohanim	Fails to identify the names of any of the people, organizations, foundations, or corporations that donated a total of $707,903 to the organization.
AF of Everest Foundation	Has $4.2 ,million assets in an unidentified subsidiary. Received $80,000 from the Cherna Moskowitz Fdn, but foundation is not registered with the IRS and has not filed a 990
AF of Mitzpe Yeriho	Does not identify the recipient is in the oPT
Central Fund of Israel	Neither identifies donors to Central Fund nor the recipients of Central Fund grants
Chehebar Family Foundation	Does not state the purpose of its grants
Fred and Suzan Ehrman Foundation	Does not state the purpose of its grants
Friends of Ulpana Girls Academy	Does not identify the recipient is in the oPT
Friends of Zo Artzeinu	Fails to identify the names of donors and recipients. Fails to comply with minimum IRS requirement that the region where the funds are going must be identified.
Ohel Avraham	Fails to identify names of recipients.
One Israel Fund	Fails to identify donors and recipients of grants
Shuva Israel-the Return Israel Fund	Does not state they fund projects in the oPT.

Chart 2
Support of Projects that Are Not Tax-Exempt Activities

Name of Foundation/Non-Profit Organization	Deficiency
AF of Ateret Cohanim	Provides aid for security equipment in support of the safety and protection of the community
AF of the Everest Foundation	Moskowitz Fdn, which is not a foundation, and AF of Everest Fdn, which is, are alter-egos of Irving Moskowitz, and through laundering of money is supporting activities (purchase of property) that is not a tax exempt activity.
AF of Mitzpe Yeriho	Funds fire fighting and security equipment
Friends of Ir David	Supports housing, which is a non-charitable activity
One Israel Fund	Supports "Security" with four grants totaling $57,610
Yekirei Hatzala Yehuda and Shomron	Supports security activities which is not a tax exempt activity.

Chart 3
Supports Organizations that are Not Tex Exempt

Name of Foundation/Non-Profit Organization	Deficiency
Jack H. Ashkenazie Foundation	$2,600 to AF of Ulpana Ofra
The Bendheim Foundation	Gave $500 to AF of Bet El, which is not registered as a non-profit and has not filed a 990.
Chehebar Family Foundation	$3,600 to AF Yeshiva Shavei Hebron on 11/30/09. IRS revoked non-profit status on 5/15/10.
Ezra and Renee Dabah Charitable Foundation	Gave $1,006 to AF of Yeshivat Hesder Shiloh in 2009
Fred and Suzan Ehrman Foundation	Gave $200 to AF of Shiloh, $5,000 to AF of Bet El, and $800 to AF of Ulpana Ofra, which are not registered as a non-profit and has not filed a 990
Goldstein Family Foundation	$9,300 to AF Yeshiva Shavei Hebron. IRS revoked non-profit status on 5/15/10.
Hart N. and Simona Hasten Family Foundation	Gave $50,000 to AF of the College of Judea and Samaria, though recipient has not filed recent 990 and may no longer be a registered non-profit organization.
Jewish Communal Fund	$11,380 to AF Yeshiva Shavei Hebron. IRS revoked non-profit status on 5/15/10.
L & L Foundation	$30,000 to AF Yeshiva Shavei Hebron. IRS revoked non-profit status on 5/15/10.
Irving I Moskowitz Foundation	Gave $265,00 to Yekire Hatzala Yehuda and Shomron, which may not be a legitimate non-profit as there is no public 990.
One Israel Fund	$36,000 to AF Yeshiva Shavei Hebron. IRS revoked non-profit status on 5/15/10.
Samis Foundation	Gave $2,500 to AF of the College of Judea and Samaria, though recipient has not filed recent 990 and may no longer be a registered non-profit organization

I & L Shipiro	Gave $250 to AF of Shiloh, which is not registered as a non-profit and has not filed a 990
Sy Sims Foundation	Gave $12,500 to AF of the College of Judea and Samaria, though recipient may no longer be a registered non-profit organization
Laszio N Tauber Family Foundation	Gave $2,600 to AF of the College of Judea and Samaria, though recipient has not filed recent 990 and may no longer be a registered non-profit organization.

Chart 4
Filed Deceptive, Inaccurate, and/or Misleading 990 Form

Name of Foundation/Non-Profit Organization	Deficiency
AF of Ariel	Reports it is supporting projects in Israel, rather than oPT as it should.
AF of Ateret Cohanim	States that purpose of organization is to support the activities of Ateret Cohanim in the State of Israel.
AF of Bat Ayin Yeshiva	Reports it is supporting projects in Israel, rather than oPT as it should.
AF of Bet El Yeshiva	Reports it is supporting a school in Israel, rather than the oPT as it should
AF of Elon Moreh	States that it gives money in Israel, but Elon Moreh is in the oPT
AF of Kedumim	Gives money to Kedumim "Israel", but Kedumim is in the oPT
AF of Midreshet Berot Bat Ayin	Claims it supports a school in Israel, but the school is in the oPT.
AF of Yeshiva High School of Kiryat Arba	States that it provides educational and social improvement for the children of Kiryat Arba in Israel, rather than the occupied Palestinian Territory.
Efrat Development Foundation	States the money goes to Efrat, Israel, though Efrat is in the oPT
Etzion Foundation	States money is going to institutions in Israel, though they are in the oPT.
Friends of the Ariel Center for Policy Research	States money is used for research in Israel, though Ariel is deep in the oPT.
Friends of Itamar	States funds go to Itamar, located in Israel, which is false, as Itamar is in the oPT
Friends of Yeshiva Orot Ha Teshuba	States it supports student rehabilitation in Jerusalem, but the activity it supports is in occupied East Jerusalem, an area that is not recognized as part of Israel

Gush Etzion Foundation	States funds go to Gush Etzion Region of Israel, which is false, as the region is in the oPT
HaYovel	Claims it Supports Agricultural communities in Israel, but support is in oPT.
Honenu	Claims in the 990 it promotes the study of the Torah. Website states it is a legal defense organization
Irving I Moskowitz Foundation	Names itself a foundation, but is a non-profit organization. Inaccurately describes purpose of grants, and location of projects by claiming it is in Israel
Yekirei Hatzala Yehuda and Shomron	Claims in 990 it provides assistance to Jewish religious institutions. Website states it provides emergency services and supports security activities

Chart 5
Filed Incomplete 990

Name of Foundation/Non-Profit Organization	Deficiency
AF of Beit Orot	Fails to fulfill minimum requirement of identifying the region where the funds are distributed.
AF of Yeshivat Birkat Moshe	Failed to file a 990 in 2009 though it received funds from the Chehebar Family Foundation
Friends of Ir David	Fails to identify the region the funds are spent, the number of recipients, or specifically how the funds are spent
Friends of Keren Tzlach Jerusalem	Fails to specifically identify the activities that are funded.
Joseph and Rae Gann Charitable Foundation	Does not identify the purpose of the grants.
Hebron Fund	Fails to indicate it funds activities overseas, and fails to identify recipient, or projects. Describes its mission in its annual filing to the IRS as "To Promote Social and Educational Well Being" without any reference to where the people are located who receive the organization's benefits.
Jordan Valley Development Fund	Fails to indicate funds go to residents in oPT.
Keren Kiryat Sefer	Fails to indicate what funds are used for or to whom it goes.
Maaleh Adumim Foundation	Does not state it supports projects in the oPT.

Chart 6
Receives Funds Though it is not a Non-Profit

Name of Foundation/Non-Profit Organization	Deficiency
AF of Bet El	Receives funds though it never registered with the IRS or filed a 990
AF of the College of Judea and Samaria	Received funds but is delinquent in filing a current 990 and may no longer be a registered non-profit organization.
AF Yeshiva Shavei Hebron	Receives funds though it has not filed a 990 in 10 years. IRS revoked non-profit status on May 15, 2010.
AF of Shiloh	Receives funds though it never registered with the IRS or filed a 990
AF of Ulpana Ofra	Receives funds but is not registered with the IRS or filed a 990
AF of Yeshivat Hesder Shiloh	Receives funds but is not registered with the IRS or filed a 990

NOTES

[i] "A Tax Break Fuels Middle East Friction," David Ignatius, *Washington Post,* March 26, 2009; "Want to Stop Israeli Settlements? Follow the Dollars," Ronit Avni, *Washington Post,* June 25, 2009; "American Christian Funding Flows to Jewish Settlers," by Sheera Frenkel, National Public Radio, June 12, 2009; "Can Tax-Free Donations Fund Settlements?", Josh Nathan-Kazis, *Forward*, published January 6, 2010 issue of January 15, 2010; "Your Tax Dollars at Work—in West Bank Settlements: Why is the U.S. Treasury Department subsidizing zealots who oppose our foreign-policy objectives?", Christopher Hitchens, *Slate*, July 12, 2010; "Tax Exempt Funds Aid Settlements in West Bank", Jim Rutenberg, Mike McIntire, Ethan Bronner, *New York Times*, July 5, 2010.

[iii] "The extra civilian price tag: at least NIS 2.5 billion a year," Haaretz, September 26, 2010.

[iv] U.S. Foreign Assistance, p. 17.

[v] "It's About Politics, No Money," Ori Nir, New York Times, July 7, 2010 website.

[vi] See www.settlementsinpalestine.org, "Roll of Shame"

[vii] *New York Times*, op. cit., p. A10.